

## REMARKS

Claims 1-11 and 43-51 are pending in the application. No claims are added, amended or cancelled by this reply. Accordingly, claims 1-11 and 43-51 are at issue. Applicant respectfully requests reconsideration or further examination.

Claims 1-11 and 43-45 stand rejected under 35 U.S.C. §102(e) as being anticipated by Goldhaber, U.S. patent No. 5,855,008. Applicant respectfully traverses the rejection.

Goldhaber discloses mechanisms for "attention brokerage" -- the business buying and selling (brokerage) the "attention" of consumers. Goldhaber, Col. 4, ll. 46-48. This allows advertisers to compete for consumers' attention to view advertising. Goldhaber, Col. 4, ll. 48-51. In contrast, the present invention claims a transaction service provider for administering a plurality of accounts for a client.

For example, claim 1 recites, inter alia, creating a database of client information including the client's personal information account information corresponding to a plurality of accounts associated with the client; and transactional information corresponding to a plurality of transactions conducted by the client. "Account information" is defined in the application at page 10, lines 6-16 (including any identifying designations which identifies the electronic transaction device client with a service institution). A "service institution" is defined as including any business, service, government agency or other agency, which issues any type of card commonly carried by an individual for purposes of identification, credit transactions, bank transactions, and other types of transactions. Application, p. 9, lines 9-15. "Transactional information" is also a defined term, incorporating information relating to various types of financial transactions.

Application, p. 10, line 21-p. 11, line 2. Thus, with the present invention, a client may consolidate credit card activity for a number of accounts, frequent flier transactions, and health care information, in a single database, and then use that database to assist in conducting additional transactions. Goldhaber does not disclose such a database including a client's account information corresponding to a plurality of accounts associated with the client and transaction information corresponding to a plurality of transactions constructed by the client, as those terms are recited in claim 1 and defined in the written description. Because Goldhaber does not disclose all of the elements of claim 1, claim 1 is not anticipated by Goldhaber. Additionally, claims 1-10 and 43-45, which depend from claim 1, are also not anticipated by Goldhaber.

Claim 2 is not anticipated by Goldhaber for the further reason that claim 2 claims, inter alia, that the processor is configured to analyze information in a database of vendor information, analyze the database of client information, and provide a suggested transaction based on the information in the database of vendor information and the database of client information. Based on this analysis, the present invention may suggest the best bargain for the client for the purchase of a refrigerator in terms of preferences detailed by the client, with an emphasis on cost, features, warranty, etc. See Appl. p. 25, line 24 – page 26, line 13. Goldhaber, in contrast, does not disclose suggesting a particular purchase, and instead offers mere advertisements. Claim 2 is not anticipated by Goldhaber for this additional reason.

Claim 4 is not anticipated by Goldhaber for the additional reason that it claims a processor that is configured to establish communications with a service institution via the network port, receive transactional information corresponding to the client from the service institution, and add the transactional information received from the service institution to the

database client information. For example, transaction information could be transmitted from a point of sale terminal via a service institution (e.g. card issuer) to the transaction service provider. As set forth above, "service institutions" and transactional information" are defined terms. The cited portion of Goldhaber does not disclose establishing communications with a service institution and receiving information from the service institution. For this additional reason, Goldhaber does not anticipate claim 4.

Regarding claims 43 and 45, Goldhaber does not disclose a client data consolidation expert system, as that term is used in the application. The client data consolidation expert system is recited as receiving input information comprising client profile information, transactions and records analysis and privacy specifications. Because Goldhaber does not disclose the database as recited in claim 1, it does not disclose an expert system having the inputs as claimed in claims 43 and 45. Accordingly, these claims are not anticipated for this additional reason.

Claims 46-51 stand rejected as unpatentable over Goldhaber in view of Brandt et al, U.S Patent No. 6,714,979. Claim 46 is patentable over Goldhaber and Brandt for the same reasons set forth with respect to claim 1, above. In particular, claim 46 recites, inter alia, creating a database of client information including the client's personal information account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to a plurality of transactions conducted by the client. Goldhaber does not disclose such a database including a client's account information corresponding to a plurality of accounts associated with the client and transaction information corresponding to a plurality of transactions constructed by the client, as those terms are recited in claim 46 and defined in the written description. Because neither Goldhaber nor Brant discloses all of the elements of claim 46,

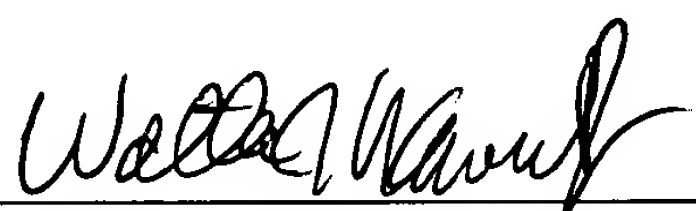
claim 46 is not rendered obvious by the combination of Goldhaber and Brandt. Additionally, claims 47-51, which depend from claim 46, are also not obvious in view of the combination of Goldhaber and Brandt

Claims 49 is patentable for the additional reason that it claims a client data consolidation expert system that is configured to receive input information comprising client profile information, transactions and records analysis and privacy specifications. Because Goldhaber does not disclose the database as recited in claim 46, it does not disclose an expert system having the inputs as claimed in claims 49. Accordingly, claim 49 is not anticipated for this additional reason.

Applicant respectfully submits that the claims are in condition for allowance, and such action is earnestly submitted. If the Examiner find that there are any outstanding issues which may be resolved by a telephone interview, the Examiner is invited to contact the undersigned at the below listed number.

Respectfully submitted,

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